

FORM APPROVED COUNTY COUNSEL
 BY: GREGORY P. PRIAMOS DATE: 7/28/15

Departmental Concurrence

**SUBMITTAL TO THE BOARD OF SUPERVISORS
 COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

314A



FROM: Don Kent, Treasurer-Tax Collector

SUBMITTAL DATE:
JUL 28 2015

SUBJECT: Recommendation for Distribution of Excess Proceeds for Tax Sale No. 197, Item 179. Last assessed to: Guillermo Lopez and Valentina T Lopez, husband and wife. District 4 [\$27,500] Fund 65595 Excess Proceeds from Tax Sale.

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the claim from Global Discoveries, Ltd., assignee for Beneficial Financial I Inc. for payment of excess proceeds resulting from the Tax Collector's public auction sale associated with parcel 650251041-4;

(continued on page two)

BACKGROUND:

Summary

In accordance with Section 3691 et seq. of the California Revenue and Taxation Code, and with prior approval of the Board of Supervisors, The Tax Collector conducted the August 20, 2013 public auction sale. The deed conveying title to the purchasers at the auction was recorded October 2, 2013. Further, as required by Section 4676 of the California Revenue and Taxation Code, notice of the right to claim excess proceeds was given on October 30, 2013 to parties of interest as defined in Section 4675 of said code. Parties of interest have been determined by an examination of lot book reports as well as Assessor's and Recorder's records, and various research methods were used to obtain current mailing addresses for these parties of interest.

(continued on page two)

Don Kent

Don Kent
 Treasurer-Tax Collector

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost:	POLICY/CONSENT (per Exec. Office)
COST	\$ 27,500	\$ 0	\$ 27,500	\$ 0	Consent <input type="checkbox"/> Policy <input checked="" type="checkbox"/>
NET COUNTY COST	\$ 0	\$ 0	\$ 0	\$ 0	

SOURCE OF FUNDS: Fund 65595 Excess Proceeds from Tax Sale	Budget Adjustment: N/A
	For Fiscal Year: 15/16

C.E.O. RECOMMENDATION:

APPROVE

BY: Samuel Wong 9/4/15
 Samuel Wong

County Executive Office Signature

MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Ashley, seconded by Supervisor Benoit and duly carried, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Jeffries, Tavaglione, Benoit and Ashley
Nays: None
Absent: Washington
Date: September 22, 2015
xc: Treasurer

Kecia Harper-Ihem
 Clerk of the Board
 By: Cecilia Del
 Deputy

- A-30
- Positions Added
- 4/5 Vote
- Change Order

Prev. Agn. Ref.:

District: 4

Agenda Number:

9-59

SUBMITTAL TO THE BOARD OF SUPERVISORS, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA

FORM 11: Recommendation for Distribution of Excess Proceeds for Tax Sale No. 197, Item 179. Last assessed to: Guillermo Lopez and Valentina T Lopez, husband and wife. District 4 [\$27,500] Fund 65595 Excess Proceeds from Tax Sale.

DATE: JUL 28 2015

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RECOMMENDED MOTION:

2. Deny the claim from Found Extra Money, LLC, assignee for Valentina T. Lopez, last assessee;
3. Authorize and direct the Auditor-Controller to issue a warrant to Global Discoveries, Ltd., assignee for Beneficial Financial I Inc. in the amount of \$27,500.84, no sooner than ninety days from the date of this order, unless an appeal has been filed in Superior Court, pursuant to the California Revenue and Taxation Code Section 4675.

BACKGROUND:

Summary (continued)

The Treasurer-Tax Collector has received two claims for excess proceeds:

1. Claim from Global Discoveries, Ltd., assignee for Beneficial Financial I Inc. based on an Assignment of Right to Collect Excess Proceeds dated September 5, 2013 and a Deed of Trust recorded April 14, 2003 as Instrument No. 2003-260139.
2. Claim from Found Extra Money, LLC, assignee for Valentina T. Lopez based on an Assignment of Right to Collect Excess Proceeds dated August 1, 2014 and a Grant Deed recorded July 30, 1985 as Instrument No. 167606.

Pursuant to Section 4675 of the California Revenue and Taxation Code, it is the recommendation of this office that Global Discoveries, Ltd., assignee for Beneficial Financial I Inc. be awarded excess proceeds in the amount of \$27,500.84. Since the amount claimed by Global Discoveries, Ltd., assignee for Beneficial Financial I Inc. exceeds the amount of excess proceeds available, there are no funds available for consideration for the claim from Found Extra Money, LLC, assignee for Valentina T. Lopez. Supporting documentation has been provided. The Tax Collector requests approval of the above recommended motion. Notice of this recommendation was sent to the claimants by certified mail.

Impact on Citizens and Businesses

Excess proceeds are being released to the Deed of Trust holder of the property.

ATTACHMENTS (if needed, in this order):

Copies of the Excess Proceeds Claim forms and supporting documentation are attached.



RECEIVED 2014 JAN -6 AM 8:09 RIVERSIDE COUNTY TREAS-TAX COLLECTOR
RECEIVED 2013 DEC 31 AM 8:06 RIVERSIDE COUNTY TREAS-TAX COLLECTOR

CLAIM SUMMARY

Date: September 10, 2013
To: Riverside County Treasurer and Tax Collector
Assessors Parcel Number: 650251041-4
Last Assessee: LOPEZ GUILLERMO & VALENTINA T
Sale Date: 8/15/2013
Item Number: 179

Dear Treasurer/Tax Collector:

1. Claimant(s): Global Discoveries, Ltd.

The following proof of claim(s) for excess proceeds and documents are attached:

1. Deed of Trust naming Beneficial California Inc as Beneficiary as Document Number: 2003-260139, Recorded in Riverside County on 04/14/2003.
2. Corporate Merger Documentation referencing Beneficial California Inc merge with and into Beneficial Financial I Inc
3. Loan Repayment and Security Agreement (NOTE)
4. Statement of Amount Due & Owing
5. Amount Due & Payable Calculation Worksheet
6. Secretary of State Certificate of Status for Beneficial Financial I Inc
7. Notarized Certificate Stamped with Corporate Seal authorizing Timothy Wallace to act on behalf of Beneficial Financial I Inc
8. Assignment of Rights to Collect Excess Proceeds signed by Beneficial Financial I Inc successor by merger to Beneficial California Inc.
9. Claim form(s) signed by Global Discoveries
10. Photo ID for: Timothy Wallace

Upon approval, claimant(s) request that the Treasurer and Tax Collector issue its warrant(s) as follows:

- One warrant in the amount of \$27,997.00 or 100% of the claimant's share of the excess proceeds made payable to Global Discoveries, Ltd. and mailed to P.O. Box 1748, Modesto, California 95353-1748.

Please address questions regarding the attached claim(s) to Jed Byerly, Chief Operating Officer, at (209) 593-3913, or e-mail to jed@globaldiscoveries.com.

The Client(s) and the staff of Global Discoveries, Ltd., thank you in advance for your timely review and approval of the attached claim(s).

Certified Tracking Number: 7012-1710-0000-7420-0122



Recording Requested By

WHEN RECORDED MAIL TO

NAME: Records Processing Services
STREET ADDRESS: 577 Lamont Road
CITY & STATE: Elmhurst, IL 60126



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									KW

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DEED OF TRUST

33 **C**
KW

If this box is checked, this Deed of Trust secures future advances.

THIS DEED OF TRUST is made this 8TH day of APRIL, 20 03, among the Trustor, GUILLERMO LOPEZ AND VALENTINA T. LOPEZ, HUSBAND AND WIFE

whose address is 31456 CALLE HELENE, THOUSANDPALMS, CA 92276 (herein "Borrower"), HOUSEKEY FINANCIAL CORPORATION, AN ILLINOIS CORPORATION (herein "Trustee") and the Beneficiary, BENEFICIAL CALIFORNIA INC., a corporation organized and existing under the laws of DELAWARE whose address is 82-126 HIGHWAY 111, INDIO PLAZA, STE B, INDIO, CA 92201 (herein "Lender").

The following paragraph preceded by a checked box is applicable.

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 57,368.18, evidenced by Borrower's Loan Agreement dated APRIL 8, 2003 and any extensions or renewals thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, with the balance of the indebtedness, if not sooner paid, due and payable on APRIL 8, 2028;

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ _____, or so much thereof as may be advanced pursuant to Borrower's Revolving Loan Agreement dated _____ and extensions and renewals thereof (herein "Note"), providing for monthly installments, and interest at the rate and under the terms specified in the Note, including any adjustments in the interest rate if that rate is variable, and providing for a credit limit stated in the principal sum above and an initial advance of \$ _____;

TO SECURE to Lender the repayment of the indebtedness, including future advances, evidenced by the Note, with interest thereon at the applicable contract rate (including any adjustments to the amount of payment or the contract rate if that rate is variable) and other charges; the payment of all other sums, with interest thereon, advance in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained, Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust with power of sale, the following described property located in the County of RIVERSIDE State of California:

CONTINUED ON EXHIBIT A-LEGAL DESCRIPTION

which has the address of 31456 CALLE HELENE, THOUSAND PALMS,
(Street) (City)
California 92278 (herein "Property Address");
(Zip Code)



*L9310102E09DD0T80C0CA0979G10**LOPEZ

ORIGINAL

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property;"

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) all present and future advances under the Revolving Loan Agreement; (3) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and (4) the performance of the covenants and agreements of Borrower herein contained; and (5) the payment of such further sums as the then record owner of the Property hereafter may borrow from Lender, when evidenced by another note (or notes) reciting it is so secured.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law and only if requested in writing by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 16 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. **Application of Payments.** Unless applicable law or the Note provide otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

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4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Where the original principal amount of the Note then in effect is \$10,000 or more, any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

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11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 15 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note, without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The applicable law contained in the Note shall control. Where no applicable law is contained therein, the state and local laws of the jurisdiction in which the Property is located shall be applicable to this Deed of Trust, except where such laws conflict with Federal law in which case Federal law shall apply. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

15. Transfer of the Property; Assumption. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) The creation of a lien or encumbrance subordinate to this Deed of Trust which does not relate to a transfer of rights of occupancy in the property; Provided, that such lien or encumbrance is not created pursuant to a contract for deed; (b) The creation of a purchase-money security interest for household appliances; (c) A transfer by devise, descent, or operation of law on the death of a joint tenant or tenant by the entirety; (d) the granting of a leasehold interest which has a term of three years or less and which does not contain an option to purchase; (e) A transfer, in which the transferee is a person who occupies or will occupy the property, which is: (A) a transfer to a relative resulting from the death of the Borrower; (B) a transfer where the spouse or child(ren) becomes an owner of the property; or (C) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement by which the spouse becomes an owner of the property; or (f) A transfer into an inter vivos trust in which the Borrower is a, and remains, the beneficiary and occupant of the property, unless, as a condition precedent to such transfer, the Borrower refuses to provide the Lender with reasonable means acceptable to the Lender by which the Lender will be assured of timely notice of any subsequent transfer of the beneficial interest or change in occupancy; Lender may, at Lender's option, declare all sums secured by this Deed of Trust to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is sold or transferred reach an agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Lender shall request. Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by Paragraph 16 hereof.

16. Acceleration; Remedies. Except as provided in paragraph 15 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender at Lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the

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power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in the paragraph 16 including, but not limited to, reasonable attorneys' fees.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which the Property or some part thereof is located. Lender or Trustee shall mail copies of such notice in the manner prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. After the lapse of such time as may be required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or Lender's designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statement made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

17. **Borrower's Right to Reinstate.** Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time within three months of the recording of default under this Deed of Trust or at any time prior to entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as provided in paragraph 16 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

18. **Assignment of Rents; Appointment of Receiver; Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 16 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 16 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

19. **Reconveyance.** Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall, upon payment of its fees, reconvey the Property without warranty to the person or persons legally entitled thereto.

20. **Substitute Trustee.** Lender, at Lender's option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county where the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Instrument is recorded and the name and address of the successor trustee. The successor trustee shall, without conveyance of the Property, succeed to all the title, powers and duties conferred upon the Trustee herein and by applicable law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

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21. **Request for Notices.** Borrower requests that copies of the notice of default and notice of sale be sent to Borrower's address which is the Property Address. Lender requests that copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust be sent to Lender's address, as set forth on page one of this Deed of Trust, as provided by Section 2924b of the Civil Code of California.

22. **Statement of Obligation.** Lender may collect a fee not to exceed \$60 for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

23. **Arbitration Rider to Note.** The Arbitration Rider attached to and made a part of the Note is hereby incorporated by reference and made a part of this Mortgage.

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EXHIBIT A (PAGE 1)

DESCRIPTION: THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

LOT 21 OF SHANGRI LA PALMS UNIT NO. 9, AS SHOWN BY MAP ON FILE IN BOOK 28 PAGES 11 AND 12 OF MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

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ORIGINAL

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance of any sale or other foreclosure action.

Guillermo Lopez
GUILLERMO LOPEZ - Borrower
Valentina T. Lopez
VALENTINA LOPEZ - Borrower

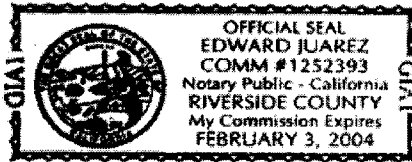
STATE OF CALIFORNIA, RIVERSIDE County ss:

On this 8TH day of APRIL, in the year 20 03 before me, the undersigned, a Notary Public in and for said State, personally appeared GUILLERMO LOPEZ AND VALENTINA T. LOPEZ, personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) ARE subscribed to the foregoing instrument, and acknowledged that THEY executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal. (Reserved for official seal)

Signature: [Signature]
EDWARD JUAREZ
Name (typed or printed)
My Commission expires:

Title Order No. 00721732 Escrow Loan No. 121



Deed of Trust WITH POWER OF SALE (LONG FORM) Housekey Financial Corporation AS TRUSTEE

DO NOT RECORD FOR RECONVEYANCE OR FORECLOSURE SEND TO THE NEAREST OFFICE OF HOUSEKEY FINANCIAL CORPORATION REQUEST FOR FULL RECONVEYANCE To be used only when note has been paid. Dated To HOUSEKEY FINANCIAL CORPORATION, Trustee: The undersigned is the legal owner and holder of all indebtedness secured by the within Deed of Trust. All sums secured by said Deed of Trust have been fully paid and satisfied, and you are hereby requested and directed, on payment to of any sums owing to you under the terms of said Deed of Trust, to cancel all evidences of indebtedness, secured by said Deed of Trust, delivered to you herewith together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, the estate now held by you under the same. MAIL RECONVEYANCE TO: (By) (By) Do not lose or destroy this Deed of Trust OR THE NOTE which it secures. Both must be delivered to the Trustee for cancellation before reconveyance will be made.



2003-268139 04/14/2003 08:08:58 8 of 9

Government Code 27361.7


I certify under penalty of perjury that the notary seal on the document to which this statement is attached reads as follows:

Name of notary: Edward Juarez

Commission No.: 1252393

Date Commission expires: 2-3-04

County: Riverside

By: 

Date: 4-14-03



2003-260139
04/14/2003 08:00 AM
9 of 9

A0696228

EFFECTIVE
DATE

SEP 21 2009

AGREEMENT AND PLAN OF MERGER

OF

BENEFICIAL CALIFORNIA INC.

WITH AND INTO

BENEFICIAL FINANCIAL I INC.

ENDORSED - FILED
in the office of the Secretary of State
of the State of California

SEP 30 2009

This Agreement and Plan of Merger (the "Merger Agreement") dated as of September 22, 2009 was entered into by and between Beneficial Financial I Inc., a California corporation ("Beneficial Financial I"), and Beneficial California Inc., a Delaware corporation ("Beneficial California"). Beneficial Financial I and Beneficial California are hereinafter at times collectively referred to as the "Constituent Corporations".

RECITALS

A. Beneficial Financial I was incorporated under the laws of the State of California September 11, 1998. Its current authorized capital stock consists of One Hundred (100) shares of common stock, par value of \$1.00, of which One (1) share is issued and outstanding.

B. Beneficial California was incorporated under the laws of the State of Delaware on February 8, 1972. Its current authorized capital stock consists of Two Hundred Fifty (250) shares of common stock, par value of \$100.00, of which Fifty (50) shares are issued and outstanding.

C. The respective Boards of Directors and Shareholders of each of Beneficial California and Beneficial Financial I have authorized, approved and deem it advisable and to the advantage of each of the Constituent Corporations that Beneficial California merge with and into Beneficial Financial I, subject to the terms and conditions set forth in this Merger Agreement.

D. The respective Boards of Directors and the Shareholders of each of the Constituent

Corporations have approved this Merger Agreement.

NOW, THEREFORE, in consideration of the mutual agreements hereinafter set forth, and for other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the Constituent Companies do hereby adopt the reorganization as set forth in this Merger Agreement and do hereby agree that Beneficial California shall merge with and into Beneficial Financial I on the following terms, conditions and other provisions:

1. MERGER AND EFFECTIVE DATE. At the Effective Date (defined below), Beneficial California shall be merged with and into Beneficial Financial I and Beneficial Financial I shall be the surviving corporation of the merger (the "Surviving Corporation"). The merger shall be effective on October 1, 2009 at 12:01 AM Central Standard Time (the "Effective Date") pursuant to the filing of the Certificate of Approval and Agreement of Plan of Merger by each Constituent Company with the Secretary of State of the State of California.

2. EFFECT OF MERGER. On the Effective Date, the separate existence of Beneficial California shall cease, Beneficial California shall be merged into the Surviving Corporation, and the Surviving Corporation, without further action, shall succeed to and shall possess all the assets, properties, rights, privileges, powers, franchises, immunities and purpose both of a public and private nature, of Beneficial Arizona, and shall be subject to all the liabilities, obligations, restrictions, disabilities and duties of Beneficial California and all the assets, properties, rights, privileges, powers, franchises, immunities and purpose of Beneficial California and all property, real, personal and mixed, and all debts due to Beneficial California on whatever account, including as note holder and mortgagee on all Beneficial California notes and mortgages respectively, and all other things in action or belonging to Beneficial California, shall be vested in the Surviving Corporation. All property, rights, privileges, powers, and franchises of Beneficial

California and all and every other interest of Beneficial California shall be thereafter the property of the Surviving Corporation, and the title to any real estate whether by deed or otherwise, under the laws of any jurisdiction, vested in Beneficial California shall not revert or be in any way impaired by reason of the merger or the laws of the State of California providing therefore. All rights of creditors and all liens upon any property of Beneficial California shall be preserved unimpaired, and all debts, liabilities and duties of Beneficial California shall thenceforth attach to the Surviving Corporation, and may be enforced against the Surviving Corporation to the same extent as if said debts, liabilities and duties had been incurred or contracted by it. The Surviving Corporation agrees that it may be served with process in any action or special proceeding for the enforcement of any liability or obligation of Beneficial California.

3. GOVERNING DOCUMENTS. The Articles of Incorporation, including any amendments thereto, of Beneficial Financial I in effect on the Effective Date shall be the Articles of Incorporation of the Surviving Corporation from and after the Effective Date, until altered, amended or repealed. The By-Laws of Beneficial Financial I in effect on the Effective Date shall be the By-Laws of the Surviving Corporation from and after the Effective Date until altered, amended or repealed.

4. DIRECTORS AND OFFICERS. All persons who are directors and officers of Beneficial Financial I on the Effective Date shall be the directors and officers of the Surviving Corporation (holding the same title and position) and shall serve until their respective successors shall be elected and qualified or until their tenure is otherwise terminated in accordance with the By-Laws of the Surviving Corporation.

5. CANCELLATION OF BENEFICIAL CALIFORNIA SHARES. All issued and outstanding shares of capital stock of Beneficial California immediately prior to the Effective Date

shall, at the Effective Date, be deemed retired, cancelled and no payment or distribution shall be made with respect thereto.

6. FURTHER ASSURANCES. At any time, or from time to time, from and after the Effective Date, the officers of the Surviving Corporation may, in the names of Beneficial California and Beneficial Financial I, prepare, execute, deliver and file all such proper deeds, assignments and other instruments and take or cause to be taken all such further or other action as the Surviving Corporation may deem necessary or desirable in order to vest, perfect or confirm the Surviving Corporation's title to and possession of all of the property, rights, privileges, powers and franchises of Beneficial California and Beneficial Financial I and otherwise to carry out the purposes of this Merger Agreement.

7. ABANDONMENT AND AMENDMENT. At any time before the Effective Date, this Merger Agreement may be terminated and abandoned by the Board of Directors of the Constituent Companies, notwithstanding approval of this Merger Agreement by the Boards of Directors and Shareholders of the Constituent Companies. At any time before the Effective Date, this Merger Agreement may be amended, modified or supplemented by the Board of Directors of the Constituent Corporations, notwithstanding approval of the Merger Agreement by the Board of Directors and Shareholders of the Constituent Corporations; provided, however, that any amendment made subsequent to the adoption of the Merger Agreement by the Shareholders shall not (i) change any of the principle terms of the Merger Agreement or (ii) alter or change the amount or kind of shares, securities or rights received in exchange for or upon conversion of any shares or (iii) alter or change any terms of the Articles of Incorporation of the Surviving Corporation to be effected by the Merger Agreement or (iv) alter or change any of the

terms or conditions of the Merger Agreement if such alteration or change would adversely effect the holders of any shares of stock in the Constituent Companies.

8. TAX FREE REORGANIZATION. This merger is intended to be a tax-free reorganization within the meaning of Section 368(a) of the Internal Revenue Code.

9. GOVERNING LAW. This Merger Agreement shall be governed by and construed under the laws of the State of Delaware as applied to agreements among California corporations entered into, and to be performed in the State of California.

10. COUNTERPARTS. This Merger Agreement may be executed in any number of counterparts, each of which shall be deemed an original and all of which together shall constitute a single Merger Agreement.

BENEFICIAL CALIFORNIA INC.

By: 

Name: Susanne Miller

Title: Vice President -- Treasurer & Controller

By: 

Name: Lynne C. Zaremba

Title: Assistant Secretary

BENEFICIAL FINANCIAL I INC.

By: K. Madison
Name: Kathryn Madison
Title: President

By: Gail M. Fredian
Name: Gail M. Fredian
Title: Assistant Secretary

CERTIFICATE OF APPROVAL
OF
AGREEMENT AND PLAN OF MERGER

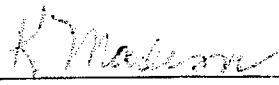
MERGER OF
BENEFICIAL CALIFORNIA INC., a Delaware corporation
WITH AND INTO
BENEFICIAL FINANCIAL I INC., a California corporation

Kathryn Madison and Loretta Abrams do hereby certify that:

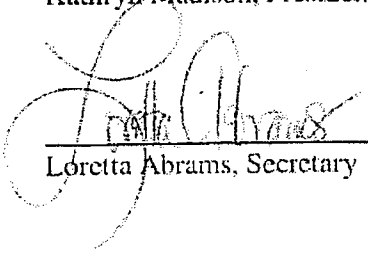
1. They are the President and Secretary, respectively of Beneficial Financial I Inc., a California corporation (the "Corporation").
2. The Agreement and Plan of Merger to which this certificate is attached, was duly adopted and approved by the Board of Directors and Shareholder of the Corporation which equaled or exceeded the vote required.
3. The Shareholder approval was by the sole holder of 100% of the outstanding shares of the Corporation.
4. The Corporation has one (1) class of shares, identified as common stock ("Common Stock"). The total number of shares of Common Stock outstanding entitled to vote on the merger is one (1).

We further declare under penalty of perjury under the laws of the State of California that the matters set forth in this certificate are true and correct of our own knowledge.

Date: September 29, 2009



Kathryn Madison, President



Loretta Abrams, Secretary

**CERTIFICATE OF APPROVAL
OF
AGREEMENT AND PLAN OF MERGER**

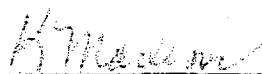
**MERGER OF
BENEFICIAL CALIFORNIA INC., a Delaware corporation
WITH AND INTO
BENEFICIAL FINANCIAL I INC., a California corporation**

Kathryn Madison and Loretta Abrams do hereby certify that:

1. They are the President and Secretary, respectively of Beneficial California Inc., a Delaware corporation (the "Corporation").
2. The Agreement and Plan of Merger to which this certificate is attached, was duly adopted and approved by the Board of Directors and Shareholder of the Corporation which equaled or exceeded the vote required.
3. The Shareholder approval was by the sole holder of 100% of the outstanding shares of the Corporation.
4. The Corporation has one (1) class of shares, identified as common stock ("Common Stock"). The total number of shares of Common Stock outstanding entitled to vote on the merger is fifty (50).

We further declare under penalty of perjury under the laws of the State of California that the matters set forth in this certificate are true and correct of our own knowledge.

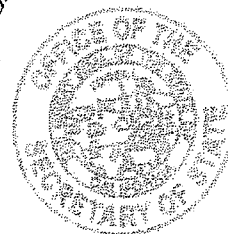
Date: September 29, 2009



Kathryn Madison, President



Loretta Abrams, Secretary



Delaware

PAGE 1

The First State

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:

"BENEFICIAL CALIFORNIA INC.", A DELAWARE CORPORATION, WITH AND INTO "BENEFICIAL FINANCIAL I INC." UNDER THE NAME OF "BENEFICIAL FINANCIAL I INC.", A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF CALIFORNIA, AS RECEIVED AND FILED IN THIS OFFICE THE THIRTIETH DAY OF SEPTEMBER, A.D. 2009, AT 9:45 O'CLOCK A.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF MERGER IS THE FIRST DAY OF OCTOBER, A.D. 2009.


A FILED COPY OF THIS CERTIFICATE HAS BEEN FORWARDED TO THE NEW CASTLE COUNTY RECORDER OF DEEDS.

4736584 8100M

090896192

You may verify this certificate online
at ccrp.delaware.gov/authver.shtml




Jeffrey W. Bullock, Secretary of State
AUTHENTICATION: 7557664

DATE: 09-30-09

State of Delaware
Secretary of State
Division of Corporations
Delivered 11:23 AM 09/30/2009
FILED 09:45 AM 09/30/2009
SRV 090896192 - 0778826 FILE

STATE OF DELAWARE
CERTIFICATE OF MERGER

of

BENEFICIAL CALIFORNIA INC.,

a domestic corporation

with and into

BENEFICIAL FINANCIAL I INC.,

a foreign corporation

Pursuant to Title 8, Section 252 of the Delaware General
Corporation Law of the State of Delaware

Beneficial Financial I Inc., a California corporation, does hereby certify:

FIRST: The name of each constituent corporation is Beneficial California Inc., a Delaware corporation, and Beneficial Financial I Inc., a California corporation (together, the "Constituent Corporations").

SECOND: The Agreement and Plan of Merger, dated as of September 22, 2009 by and among Beneficial California Inc., and Beneficial Financial I Inc. (the "Agreement and Plan of Merger") has been approved, adopted, certified, executed and acknowledged by each of the Constituent Corporations in accordance with the requirements of Section 252 of the Delaware General Corporation Law.

THIRD: The name of the surviving corporation of the merger is Beneficial Financial I Inc., a California corporation.

FOURTH: The Certificate of Incorporation of the surviving corporation, Beneficial Financial I Inc., shall be its Certificate of Incorporation.

FIFTH: This Certificate of Merger shall become effective on October 1, 2009 at 12:01AM Central Standard Time.

SIXTH: The executed Agreement and Plan of Merger is on file at the office of the Beneficial Financial I Inc., the address of which is 26525 North Riverwoods Blvd., Mettawa, Illinois 60045, a place of business of the surviving corporation.

SEVENTH: A copy of the Agreement and Plan of Merger will be furnished by Beneficial Financial I Inc., the surviving corporation, on request, without cost, to any stockholder of the Constituent Corporations.

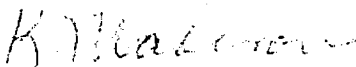
EIGHTH: The surviving corporation agrees that it may be served with process in the State of Delaware in any proceeding for enforcement of any obligation of the surviving corporation arising from this merger, including any suit or other proceeding to enforce the rights of any stockholders as determined in appraisal proceedings pursuant to the provisions of Section 262 of the Delaware General Corporation laws, and irrevocably appoints the Secretary of State of Delaware as its agent to accept services of process in any such suit or proceeding. The Secretary of State shall mail any such process to the surviving corporation at 26525 North Riverwoods Blvd., Mettawa, Illinois 60045.

IN WITNESS WHEREOF, Beneficial Financial I Inc., the surviving corporation, has caused this certificate to be signed by an authorized officer, the 30th day of September, A.D., 2009.

By:

Name:

Title:



Kathryn Madison

President

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 1 of 4)

LENDER (called "We", "Us", "Our")

BENEFICIAL CALIFORNIA INC.
82-128 HIGHWAY 111
INDIO PLAZA, STE B
INDIO CA 92201

California Finance Lenders License No. 603 3194

BORROWERS (called "You", "Your")

LOPEZ, GUILLERMO J
SS#
LOPEZ, VALENTINA
SS#
31466 CALLE HELENE
THOUSAND PALM CA 92278

LOAN NO:
New Ln #

DATE OF LOAN 04/08/2003	FIRST PAYMENT DUE DATE 06/08/2003	OTHERS SAME DAY OF EACH MONTH	FINAL PAYMENT DUE DATE 04/08/2028	CONTRACT RATE (per year) 9.500 %
AMOUNT FINANCED \$ 63,999.77		PRINCIPAL \$ 67,368.18		
		DISCOUNT FEE/POINTS \$.00		
LIFE INS PREMIUM \$ NONE	DISABILITY INS PREMIUM \$ NONE			
RELI INS PREMIUM \$ NONE				
FIRST INSTALLMENT \$ 688.60	MONTHLY INSTALLMENT \$ 688.60		ORIGINATION FEE/POINTS \$ 3,358.41	
			TERM PERIOD 300	
			PREPAYMENT PENALTY YES	

YOU ARE GIVING US A SECURITY INTEREST IN THE REAL ESTATE LOCATED AT THE ABOVE ADDRESS.

REQUIRED INSURANCE. You must obtain insurance for term of loan covering security for this loan as indicated by the word "YES" below, naming us as Loss Payee:

- YES Title insurance on real estate security.
- YES Hazard insurance on real estate security.
- Physical damage insurance one vehicle listed under "Security" above if "Y" appears under "Insured".
- Physical damage insurance on other property listed under "Security" above if "Y" appears under "Insured".
- You may obtain any required insurance from anyone you choose and may assign any other policy of insurance you own to cover the security for this loan.
- (See "Security" paragraph above for description of security to be insured.)

NOTICE: THE FOLLOWING PAGES CONTAIN ADDITIONAL CONTRACT TERMS.

02-10-03 RE
OPT PPP

CAB56341



*L9310102E090CEA8000CAB553410**LOPEZ

ORIGINAL

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 2 of 4)

PAYMENT. In return for this loan, you agree to pay us the Principal (Amount Financed and Points) plus Interest in monthly payments, computed by the simple interest method on unpaid balances of Principal at 1/12th of the annual Contract Rate (subject to any adjustment under the "Adjustment to Contract Rate" section below) plus any monthly insurance premium, if elected, until fully paid. The term points means the sum of the Origination Fee (Points) and the Discount Fee (Points) shown on page one. You will pay at our business address on page one or other address given you. If more than one Borrower is named on page one, we may enforce this Agreement against all, or any, Borrowers, but not in a combined amount greater than the amount owed. Payments are applied in the following order: insurance, late charges, interest at the Contract Rate for the actual time outstanding, and principal. For any past due amounts, payments will be applied to the most delinquent monthly installment first, in the same order shown above, until all past due monthly installments are paid in full. For late charge purposes, as long as you make a full monthly installment any month, no late charge will be assessed for that month.

DATE ON WHICH INTEREST BEGINS. If you do not cancel this loan according to your "Notice of Right to Rescind," the date on which Interest begins, payment dates, and effective date of optional credit insurance purchased are postponed by the number of days from this Agreement's date to date you receive this loan.

ADJUSTMENT TO CONTRACT RATE. The Contract Rate, as shown on page one, will decrease by one quarter of one percent (.25) beginning with the thirteenth (13th) month after every twelve (12) consecutive month period where all payments were made in full within 30 days of their due date. Up to maximum of twelve (12) Contract Rate reductions are available during the term of the loan. For each Contract Rate reduction, the monthly installment payment will be reduced accordingly. Notwithstanding anything to the contrary in this paragraph, you will not receive any Contract Rate reductions or the reduced monthly payment after four periods of delinquency. A "period of delinquency" begins when you fail to make a payment in full within 30 days of the due date and ends when you have no payments that are outstanding for more than 30 days past their due date.

PAY-OUTS. You agree to pay-outs of Amount Financed as shown on Truth-In-Lending disclosure form. If pay-outs change because loan closing is delayed, (a) you shall pay additional amounts due at closing, or (b) your cash or check will be reduced to cover additional pay-outs.

PREPAYMENT. Subject to the Prepayment Penalty described below, you may prepay any or all of your loan at any time. In any event, if you fully pay before the final payment due date, the amount you owe will be reduced by unearned credit insurance charges, if any. If you prepay before the final due date, Points are fully earned when this loan is made and you will not receive a refund of that part of the Finance Charge consisting of Points.

PREPAYMENT PENALTY. If "YES" is printed in the Prepayment Penalty box on page one of this Agreement, you agree to the following penalty. If you prepay in full within two (2) years of the Date of Agreement (shown on page one), you agree to pay a prepayment penalty equal to the payment of six (6) months' advance interest on the amount prepaid in excess of twenty percent (20%) of the original principal amount. No prepayment penalty will be imposed (a) if this loan is refinanced by another loan with us; (b) after two (2) years; (c) if the loan is prepaid from the proceeds of any insurance; or (d) if we sue you.

LATE CHARGE. If you don't pay any payment in full within 10 days after it's due, you will also pay 5% of the unpaid amount of such payment, as a late charge.

BAD CHECK CHARGE. We will charge you a fee of \$15 if any payment check is returned because of insufficient funds or is otherwise dishonored.

OTHER CHARGES. You agree to pay any amounts actually incurred by Lender in connection with the loan account for title examination, appraisal, title insurance, escrow fees, tax service fees, trustee fees involving the real estate covered by your Deed of Trust, and recording, release and reconveyance fees, if any.

NOTICE: THE FOLLOWING PAGES CONTAIN ADDITIONAL CONTRACT TERMS.

02-10-03 RE
OPT PPP

CAB55342



*L9310102E090CEA8000CAB553420**MLOPEZ

ORIGINAL

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 3 of 4)

FAILURE TO PAY. If you don't pay on time, or fail to observe each covenant and condition of the Deed of Trust or fail to keep required insurance in force, after we notify you, but without our need to demand payment in full, we may sue you for the total amount you owe. You will pay our costs, including reasonable attorney fees, to collect this loan or to realize on any security.

SATISFACTION OF JUDGMENT - SPOUSE'S PROPERTY. The separate property of any married person who signs below shall be subject to execution to satisfy any judgment entered on this Agreement.

DUE-ON-SALE. Please note the following provision contained in the Deed of Trust:

Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) The creation of a lien or other encumbrance subordinate to this Deed of Trust which does not relate to a transfer of rights of occupancy in the property; Provided, that such lien or encumbrance is not created pursuant to a contract for deed; (b) The creation of a purchase money security interest for household appliances; (c) A transfer by devise, descent, or operation of law on the death of a joint tenant or tenant by the entirety; (d) The granting of a leasehold interest which has a term of three years or less and which does not contain an option to purchase; (e) A transfer in which the transferee is a person who occupies or will occupy the property, which is: (A) a transfer to a relative resulting from the death of the borrower (B) a transfer where the spouse or child(ren) becomes an owner of the property; (C) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement by which the spouse becomes an owner of the property; or (f) a transfer into an inter vivos trust in which the borrower is a, and remains, the beneficiary and occupant of the property, unless, as a condition precedent to such transfer, the borrower refuses to provide the lender with reasonable means acceptable to the lender by which the lender will be assured of timely notice of any subsequent transfer of the beneficial interest or change in occupancy; the lender may, at lender's option, declare all sums secured by this Deed of Trust to be immediately due and payable.

PROPERTY INSURANCE:

A. YOUR OBLIGATION TO INSURE. You shall keep the structures located on the real property securing this loan insured against damage caused by fire and other physical hazards, name us as a loss payee and deliver to us a loss payable endorsement. If insurance covering the real property is cancelled or expires while the loan is outstanding and you do not reinstate the coverage, we may obtain, at our option, hazard insurance coverage protecting our interest in the real property as outlined below.

B. LENDER'S RIGHT TO PLACE HAZARD INSURANCE. You authorize us, at our option, to obtain coverage on the Property in an amount not greater than the outstanding balance of principal and interest on the loan or, if known to be less, the replacement value of the Property, in the event that you fail to maintain the required hazard insurance outlined above or fail to provide adequate proof of its existence. You authorize us to charge you for the costs of this insurance and add the insurance charges to your loan. The Insurance charges will be added to the unpaid balance of the loan which accrues interest at the Contract Rate. The addition of the insurance charges due might increase the amount of your final installment. The cost of Lender placed hazard insurance might be higher than the cost of standard insurance protecting the property. The Lender placed insurance will not insure the contents of the property or provide liability coverage. The insurance might not be the lowest cost coverage of its type available and you agree that we have no obligation to obtain the lowest cost coverage. We or an affiliated company might receive some benefit from the placement of this insurance and you will be charged for the full cost of the premium without reduction for any such benefit. If at any time after we have obtained this insurance, you provide adequate proof that you have subsequently purchased the required coverage, we will cancel the coverage we obtained and credit any unearned premiums to your loan.

CREDIT REPORTING AND CUSTOMER INFORMATION PRACTICES. If you fail to fulfill the terms of your credit obligation, a negative report reflecting on your credit record may be submitted to a Credit Reporting Agency. You agree that the Department of Motor Vehicles (or your state's equivalent of such department) may release your residence address to us, should it become necessary to locate you. You agree that our supervisory personnel may listen to telephone calls between you and our representatives in order to evaluate the quality of our service to you. You understand and agree that we will call you from time to time to discuss your financial needs and any loan products that may be of interest to you as may be permitted by Applicable Law. For more information regarding our privacy practices, please refer to our Privacy Statement, which is included with your loan documents.

SECURITY. You agree to give us a security interest in the real estate as described in the Deed of Trust.

NOTICE: THE FOLLOWING PAGE CONTAINS ADDITIONAL CONTRACT TERMS.

CAB55343

02-10-03 RE
OPT PPP



ML9310102E090CEA8000CAB553430**MLOPEZ

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ORIGINAL

LOAN REPAYMENT AND SECURITY AGREEMENT (Page 4 of 4)

INSURANCE. Optional credit insurance and any required insurance disclosures are attached to this Agreement and are incorporated herein by reference.

You direct the disbursements shown on Truth-In-Lending Disclosure form, acknowledge receiving a copy of this Agreement and that form, Group Creditor Insurance Certificates, if any such coverage requested, and disability claim procedures.

^{GTL} You do intend to use the proceeds of this loan primarily for personal, family, or household purposes. This loan is made pursuant to the California Finance Lenders Law, Division 9 of the Financial Code.

^{GTL} You do not intend to use this loan for personal, family or household purposes. This loan is made pursuant to the California Finance Lenders Law, Division 9 of the Financial Code.

As required by law, you herby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

ALTERNATIVE DISPUTE RESOLUTION AND OTHER RIDERS. The terms of the Arbitration Agreement and any other Riders signed as part of this loan transaction are incorporated into this Agreement by reference.

APPLICABLE LAW. This loan was made for a personal, family or household purpose and is to be considered a consumer loan governed by the California Finance Lenders Law (CFLL). This loan is also a federally related loan authorized by Section 501(a), Part A, Title V, Public Law 96-221, also known as section 1735f-7(a), Title 12, United States Code, unless superseded by federal law.

FOR INFORMATION CONTACT THE DEPARTMENT OF CORPORATIONS, STATE OF CALIFORNIA.

YOU HAVE RECEIVED A COMPLETE COPY OF THIS AGREEMENT AND THE TRUTH-IN-LENDING DISCLOSURES.

BORROWERS:

Gaspar Lopez (SEAL)

Valentina Lopez (SEAL)

_____ (SEAL)

WITNESS:

Paul Norwood



State of California
Secretary of State
CERTIFICATE OF STATUS

ENTITY NAME:

BENEFICIAL FINANCIAL I INC.

FILE NUMBER:
FORMATION DATE: 09/11/1998
TYPE: DOMESTIC CORPORATION
JURISDICTION: CALIFORNIA
STATUS: ACTIVE (GOOD STANDING)

I, DEBRA BOWEN, Secretary of State of the State of California,
hereby certify:

The records of this office indicate the entity is authorized to
exercise all of its powers, rights and privileges in the State of
California.

No information is available from this office regarding the financial
condition, business activities or practices of the entity.



IN WITNESS WHEREOF, I execute this certificate
and affix the Great Seal of the State of
California this day of August 02, 2012.

Debra Bowen

DEBRA BOWEN
Secretary of State

RYM

STATEMENT OF AMOUNT DUE AND OWING

The undersigned hereby states that the original amount of the lien or security interest against Assessor's Parcel Number(s) 650-251-041-4, Situs Address: 31456 CALLE HELENE THOUSAND PALMS 92276, THOUSAND PLMS, 92276 was \$67,368.18. The amount still due and owing as of the 8/15/2013 sale of the tax-defaulted property by the Riverside County Tax Collector was at least \$58,932.48; no further payments were received after this date.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.

9-5-13

DATE: MONTH, DAY, YEAR

Timothy J. Wallace, VP

Beneficial Financial I Inc successor by merger to Beneficial California Inc.
By: Timothy Wallace-Vice President and Assistant Secretary of the
Administrative Services Division

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

State of Florida

County of Hillsborough

On 9/5/13 before me, Walter B. Williams, personally appeared
(Date) (here insert name and title of the officer)

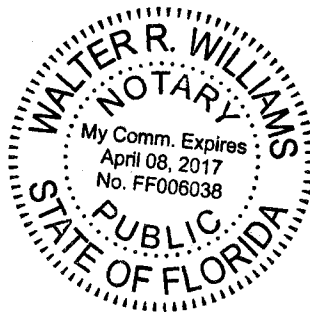
Timothy J. Wallace

_____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Walter B. Williams (seal)
Signature of Notary Public



Amount Due And Payable Calculation

Trustor(s) or Debtor(s): Guillermo and Valentina Lopez
Beneficiary(ies) or Creditor(s): Beneficial Financial I Inc successor by merger to
Beneficial California Inc.
Instrument Number: 2003-260139
County: Riverside
APN: 650-251-041-4

Original Principal Balance of Loan: \$67,368.18

Interest Rate: 9.5%

Interest Accrual to Date: 8/15/2013

Total Interest Due: \$4,924.43

Monthly Payment: \$588.60

Late Payment Penalty-Percent: 5%

Total Due to Date: \$58,932.48

CERTIFICATE

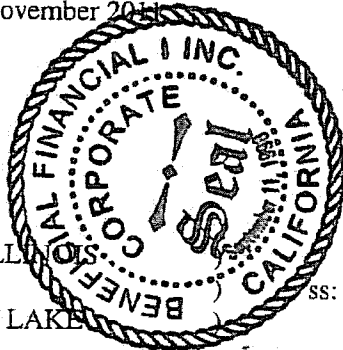
BENEFICIAL FINANCIAL I INC.
(successor by merger to Beneficial California Inc.)

The undersigned does hereby certify that she is a duly appointed, qualified and acting Assistant Secretary of Beneficial Financial I Inc., a California corporation and successor by merger to Beneficial California Inc., (the "Company"), and that as such Assistant Secretary I have custody of the corporate books and records and hereby certify that:

1. Attached hereto as Exhibit A is a true and complete copy of the resolutions of the Company duly adopted on May 5, 2011 relating to the Administrative Services Division of the Company and said resolutions have not been amended or rescinded and are now in full force and effect; and
2. Timothy Wallace is a duly appointed and acting Vice President and Assistant Secretary of the Administrative Services Division of the Company and in said capacity is authorized to execute any and all documents as may be necessary or advisable at any time and from time to time to satisfy and facilitate his role on behalf of the Company.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the Company this 30th day of November 2011.

[SEAL]



Lynne C. Zarembo
Lynne C. Zarembo
Assistant Secretary

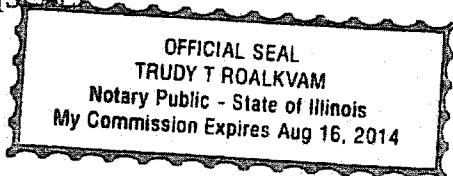
STATE OF ILLINOIS

COUNTY OF LAKE

I, Trudy Roalkvam, a Notary Public, do hereby certify that Lynne C. Zarembo personally known by me to be the same person whose name is designated and signed above as an Assistant Secretary, subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that she, being duly authorized, signed, sealed, and delivered the said instrument as the free and voluntary act of said entities and as her own free and voluntary act, for the uses and purposes set forth therein.

Given under my hand and notarial seal this 30th day of November 2011.

[SEAL]



Trudy T. Roalkvam
Notary Public

Confirmation of the Administrative Services Division
Unanimous Written Consent of the Board of Directors of
Beneficial Financial I Inc. (the "Company") dated May 5, 2011

WHEREAS, the Company created the Administrative Services Division for the purpose of servicing the Company's loan operations.

NOW THEREFORE BE IT RESOLVED that the Administrative Services Division is hereby confirmed for the purpose of preparing, managing, executing and delivering certain documents and actions in connection with and for the purpose of servicing loans on behalf of the Company;

FURTHER RESOLVED that the President, a Vice President or any Assistant Vice President is hereby authorized and empowered in the Company's name and on its behalf to appoint various individuals to the office of Vice President & Assistant Secretary of the Administrative Services Division of the Company (for purposes herein, referred such appointed individuals is an "Authorized Individual");

FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action and to prepare, execute, file and deliver any and all documents, certificates, instruments as may be necessary or advisable from time to time to satisfy, release, quitclaim, discharge, terminate or subordinate certain mortgages, pledges, assignments, notes, deeds of trust, security interests, judgments or other liens or interest in real or personal property as taken or held by the Company as security for loans or debts;

FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time, including a power of attorney, to institute, defend and facilitate a foreclosure action on behalf of the Company or retain such outside counsel, agency or third party to act as the Company's agent in a foreclosure action;

FURTHER RESOLVED that such Authorized Individual is hereby authorized and directed to take, or cause to be taken, all such action and to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time, including a power of attorney, to institute, defend and facilitate a bankruptcy action on behalf of the Company or retain such outside counsel, agency or third party to act as the Company's agent in a bankruptcy action;

FURTHER RESOLVED that such Authorized Individual working on behalf of the Company's Real Estate Owned Division is hereby authorized and directed to take, or cause to be taken, all such action to prepare, execute, file and deliver any and all documents as may be necessary or advisable from time to time to facilitate the sale or release of certain real estate owned by the Company, including by not limited, listing agreements, real estate sales contracts and addendums (as maybe amended, supplemented or otherwise modified from time to time), satisfactions, releases, quitclaims, discharges, termination or subordination of mortgages, HUD-1 Settlement Statements (as maybe amended, supplemented or otherwise modified from time to time), escrow instructions, pledges, assignments, notes, deeds of trust, security interests, judgments or other liens or interest on real or personal property as taken or held by the Company as security for loans or debts as such Authorized Individual is so directed and assigned such responsibility by the Authorized Individual's Unit Manager of the Company's Real Estate Owned Division;

FURTHER RESOLVED, that each Authorized Individual is authorized and directed to take, or cause to be taken, all such action and to execute, deliver, certify and/or file or cause to be executed and delivered, all such agreements, amendments, undertakings, documents, instruments and certificates and to pay all related costs and expenses as such officer shall approve as necessary and/or advisable in order to

carry out the intent and accomplish the purposes of the foregoing resolutions and the transactions contemplated thereby, the taking of such actions and the execution, delivery, and/or certification of such documents to be conclusive evidence of such approval; and

FURTHER RESOLVED, that any and all actions taken in connection with the objectives of the foregoing resolutions by any individual appointed to the Company's Administrative Services Division, or any person pursuant to a power of attorney granted by such officer, prior to the date of these resolutions is hereby ratified, confirmed and approved.

ASSIGNMENT OF RIGHT TO COLLECT EXCESS PROCEEDS

To expedite processing of this claim, we would strongly suggest you use this form. For this form to be valid it must be completed in its entirety and documentation establishing the assignor as a "party of interest" must be provided at the time this document is filed with the Treasurer-Tax Collector. PLEASE SEE REVERSE SIDE OF THIS DOCUMENT FOR FURTHER INSTRUCTIONS.

As a party of interest (defined in Section 4675 of the California Revenue and Taxation Code), I, the undersigned, do hereby assign to GLOBAL DISCOVERIES, LTD. my right to apply for and collect the excess proceeds which you are holding and to which I am entitled from the sale of assessment number 650251041-4, Tax Sale Number, Item 179 sold at public auction on 8/15/2013. I understand that the total of excess proceeds available for refund is \$ 27,997.00+/-, and that I AM GIVING UP MY RIGHT TO FILE A CLAIM FOR THEM. FOR VALUABLE CONSIDERATION RECEIVED I HAVE SOLD THIS RIGHT OF COLLECTION (assignment) TO THE ASSIGNEE. I certify under penalty of perjury that I have disclosed to the assignee all facts of which I am aware relating to the value of this right I am assigning.

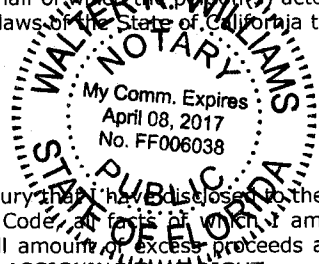
(Signature of Party of Interest/Assignor) (Date) 9-5-13
Tax ID/SS#

Beneficial Financial I Inc successor by merger to Beneficial California Inc.-By: Timothy Wallace-Vice President and Assistant Secretary of the Administrative Services Division
(Name Printed)
636 Grand Regency Blvd
(Address)
Brandon FL 33510
(City/State/Zip)
813-571-8305
(Area Code/Telephone Number)

STATE OF CALIFORNIA)ss.
COUNTY OF Hillsborough)

On 9/5/13, before me, the undersigned, a Notary Public in and for said State, personally appeared Timothy J. Wallace Who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.
Signature of Notary



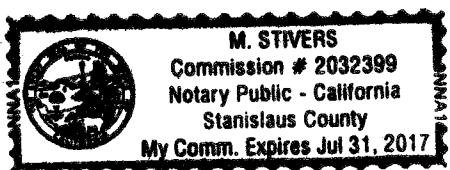
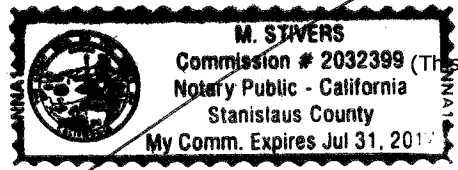
I, the undersigned, certify under penalty of perjury that I have disclosed to the party of interest (assignor), pursuant to Section 4675 of the California Revenue and Taxation Code, all facts of which I am aware relating to the value of the right he is assigning, that I have disclosed to him the full amount of excess proceeds available, and that I HAVE ADVISED HIM OF HIS RIGHT TO FILE A CLAIM ON HIS OWN WITHOUT ASSIGNING THAT RIGHT.

(Signature of Assignee)
Jed Byerly, Chief Operating Officer
(Name Printed)

Tax ID/SS#
Global Discoveries, Ltd.
(Address)
STATE OF CALIFORNIA)ss. P.O. Box 1748
COUNTY OF Stanislaus) Modesto, California 95353-1748
(City/State/Zip)
Phone: (209) 593-3913

On September 11, 2013, before me, the undersigned, a Notary Public in and for said State, personally appeared ***Jed Byerly*** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal

(Signature of Notary)



CLAIM FOR EXCESS PROCEEDS FROM THE SALE OF TAX DEFAULTED PROPERTY

To: Riverside County Treasurer and Tax Collector

Assessor's Parcel No: 650251041-4
Item Number: 179
Date of Sale: 8/15/2013

The undersigned claimant, Global Discoveries, Ltd., claims \$27,997.00+/- or 100% of the claimant's share of the actual amount of excess proceeds from the sale of the property referenced above.

Global Discoveries, Ltd., claims its status as a party of interest pursuant to Section 4675 of the California Revenue and Taxation Code based upon the attached documentation:

Please refer to Claim Summary and attached Documents

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed this 11th day of Sept, 2013 at Modesto, California.

By: Jed Byerly
Jed Byerly, Chief Operating Officer
Global Discoveries, Ltd. Tax ID # 77-0558969
P.O. Box 1748
Modesto, CA 95353-1748
(209) 593-3913

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

State of California

County of Stanislaus

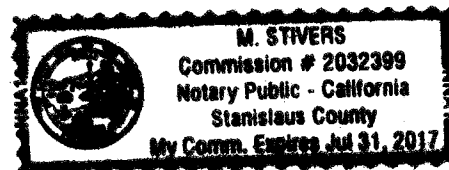
On 9/11/2013 before me, M. Stivers - Notary Public, personally appeared
(Date) (here insert name and title of the officer)

Jed Byerly, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/~~she~~/~~they~~ executed the same in his/~~her~~/~~their~~ authorized capacity(ies), and that by his/~~her~~/~~their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

M. Stivers (seal)
Signature of Notary Public



Florida
DRIVER LICENSE CLASS E



TIMOTHY JAMES WALLACE

DOB: 08-01-1969 SEX: M
ISSUED: 06-25-2010 HGT: 5-08
EXPRES: 08-01-2019
REST: A
ENDORSE:

Timothy J. Wallace

SAFE DRIVER

Operation of a motor vehicle constitutes consent to any sobriety test required by law.

RESTRICTIONS: A-Corrective Lenses

ENDORSEMENTS:

CLASS: E - Any non-commercial vehicle with a GVWR less than 26,001 lbs. or any RV


REPLACEMENT LICENSE REQUIRED WITHIN 10 DAYS OF ADDRESS OR NAME CHANGE.

The State of Florida retains all property rights herewith.

Executive Director
Julie Jones
Sandra C. Lambert
Director of Driver Licenses
40511000200146
Rev Date 08-31-09

www.flhsmv.gov

010020000010019





June 12, 2015

Shawana Green
Tax Sale Operations-Excess Proceeds Dept
RIVERSIDE COUNTY
4080 Lemon St. 4th Floor
Riverside, CA 92502

APN(S): 650251041-4
Date of Sale: 08/15/2013
TC # 197
Item #179

Dear Excess Proceeds Dept:

Per your request, enclosed please find additional supporting documentation that applies to the above referenced parcel(s):

- **Original/Updated** Statement of Amount Due and Owing(s) for APN: 650251041-4

We hope the enclosed should assist in perfecting our claim, if you should have any further questions please contact me at 209-593-3917 or 1-800-710-1703. Thank you.

Sincerely,

Amy Elmer
Manager of Claims Processing
Global Discoveries, LTD.

Certified Tracking# 7014-2120-0004-6428-1631

RECEIVED
2015 JUN 18 PM 2:39
RIVERSIDE COUNTY
TREASURY TAX COLLECTOR
VIA CERTIFIED MAIL



STATEMENT OF AMOUNT DUE AND OWING

The undersigned hereby states that the original amount of the lien or security interest against Assessor's Parcel Number(s) 650-251-041-4, Situs Address: 31456 CALLE HELENE THOUSAND PALMS 92276, THOUSAND PLMS, 92276 was \$67,368.18. The amount still due and owing as of the 8/15/2013 sale of the tax-defaulted property by the Riverside County Tax Collector was at least \$58,932.48; no further payments were received after this date.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct to the best of my knowledge.

6-8-15

DATE: MONTH, DAY, YEAR

[Handwritten Signature]

Beneficial Financial I Inc successor by merger to Beneficial California Inc.
By: Timothy Wallace-Vice President and Assistant Secretary of the
Administrative Services Division

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

State of FLORIDA

County of HILLSBOROUGH

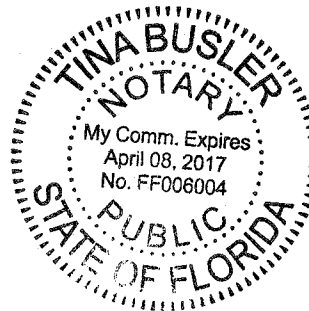
On 6/8/15 before me, TINA BUSLER, personally appeared
(Date) (here insert name and title of the officer)

Timothy J. Wallace, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Tina Busler (seal)
Signature of Notary Public



FOUND EXTRA MONEY, LLC
UNCLAIMED MONEY CONSULTANTS
WWW.FoundExtraMoney.com
Email: Richard@foundextramoney.com

LAS VEGAS OFFICE:

8022 S. Rainbow Blvd. #362
Las Vegas, NV 89139
Toll Free: (888) 867-4785
Fax No: (702) 331-4992

LOS ANGELES OFFICE

9420 Reseda Blvd. #830
Northridge, CA 91324
Toll Free: (888) 867-4785
Fax No.: (818) 701-7184

PLEASE REPLY TO LOS ANGELES OFFICE

August 4, 2014

Mr. Don Kent
Riverside County Treasurer-Tax Collector
P.O. Box 12005
Riverside, CA 92502

RE: Excess Proceeds Claim: Parcel Number 650-251-041 (31456 Calle Helene, Thousand Palms, CA 92276)

Sale Date: 08/20/2013

Recorded Date: 10/02/2013

Claimant: GUILLERMO LOPEZ (deceased), VALENTINA T. LOPEZ (wife and surviving Joint Tenant)—75% of \$28,000.00 = \$21,000.00

Claimant: FOUND EXTRA MONEY, LLC ("FEM, LLC")—25% of \$28,000.00 = \$7,000.00

Total Amount of Excess Proceeds: approximately \$28,000.00

Dear Mr. Kent:

Enclosed for your reference, please find the following documents in support of our claim(s) for the excess proceeds resulting from the tax sale of the above-referenced property at the ax Collector's Public Tax Auction held on April 29, 2013:

1. Copy of the Grant Deed recorded on July 30, 1985 showing GUILLERMO LOPEZ and VALENTINA T. LOPEZ, husband and wife, as having been granted the above referenced parcel number (1 page);
2. County of Riverside, Office of the Treasurer-Tax Collector Sale of Tax-Defaulted Property (Sale #TC197) on August 15, 2013 thru August 20, 2013, showing the above referenced parcel to be Item# 179 on the sale list (2 pages);

RECEIVED
2014 AUG 12 AM 7:25
RIVERSIDE COUNTY
TREAS-TAX COLLECTOR

3. Property Report showing the legal description of the property, and showing GUILLERMO LOPEZ and VALENTINA T. LOPEZ as having been the sellers of the property at the time of the Public Auction which was recorded on 10/02/2013 (5 pages);
4. Original Death Certificate for GUILLERMO T. LOPEZ showing the date of death to be 11/10/2007, and VALENTINA T. LOPEZ to be his surviving spouse, and recorded in Riverside County on November 21, 2007 (1 page);
5. Riverside County Claim for Excess Proceeds from the Sale of Tax-Defaulted Property signed by VALENTINA T. LOPEZ on August 1, 2014 (1 page);
6. Authorization, Assignment, and Fee Agreement signed by VALENTINA T. LOPEZ (Assignor) on August 1, 2014 and FEM, LLC (Assignee) signed on 08/04/2014 to pay 25% of the amount to FEM, LLC (1 page);
7. Notarized Assignment of Right to Collect Excess Proceeds to Found Extra Money, LLC, signed by VALENTINA T. LOPEZ on August 1, 2014, and by DENNIS A. MURKEY, Manager for Found Extra Money, LLC on August 4, 2014 (2 pages);

Pursuant to California Courts of Appeals case law and statutory authority you must recognize that our rights, as an assignee, must be protected in any distribution of proceeds by issuing of a separate draft in the name of Found Extra Money, LLC. (*Marion Drive, LLC v. Saladino* (2006) 136 Cal.App.4th 1432, 1437; *Fjaeran v. Board of Supervisors* (1989) 210 Cal.App.3d 434,442; CA Rev. & Tax Code Sec. 4675, subd (e) (2). Assignments are permitted (Section 4675, subd. (b));

8. Riverside County Claim for Excess Proceeds from the Sale of Tax - Defaulted Property signed by FEM, LLC on 08/04/2014 (1 page);
9. Copy of Senior Citizen Identification card for VALENTINA T. LOPEZ (1 page);

10. A completed and signed W-9 Form by VALENTINA T. LOPEZ dated 08/01/2014 (1 page);
11. A completed and signed W-9 Form by Found Extra Money, LLC dated 08/04/2014 (1 page);
12. Notarized Limited Power of Attorney authorizing Found Extra Money, LLC to represent VALENTINA T. LOPEZ as true and lawful attorney to do all things with regard to the collection of excess proceeds, and signed by VALENTINA T. LOPEZ on August 1, 2014 (1 page).

Please issue separate checks as follow:

VALENTINA T. LOPEZ—75% = \$21,000.00
FOUND EXTRA MONEY, LLC—25% = \$7,000.00

Mail to:

Found Extra Money, LLC
9420 Reseda Blvd., #830
Northridge, CA 91324

If you have any questions regarding the above, please do not hesitate to contact me at 888-867-4785.

Thank you.

Sincerely,



Dennis A. Murkey
FEM, LLC

167606

167606

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL THIS DEED AND, UNLESS OTHERWISE SHOWN BELOW, MAIL TAX STATEMENTS TO:

GUILLERMO LOPEZ
31456 CALLE HELEN
THOUSAND PALMS, CALIFORNIA
92276

RECEIVED FOR RECORD
 50 Min. Post. to Cook PLM

JUL 30 1985
 Recorded in Official Records
 of Riverside County, California
William E. Gentry
 RECORDER

SPACE ABOVE THIS LINE FOR RECORDER'S USE

GRANT DEED

DOCUMENTARY TRANSFER TAX \$ 0.00

computed on full value of property conveyed; or
 computed on full value less liens and encumbrances remaining at time of sale.

Signature of Declarant or Agent Determining Tax _____ Firm Name _____

FOR VALUABLE CONSIDERATION, receipt of which is acknowledged, I (We) RICHARD WILLIAM LEWIS
 who holds title as MICHELE MARIE SCHASER
MICHELE MARIE LEWIS ^{(name of grantor(s))} _{HUSBAND, WIFE}
 grant to GUILLERMO LOPEZ ^{(name of grantee(s))} VALENTINA T. LOPEZ _{HUSBAND, WIFE}
 all that real property situated in the City of THOUSAND PALMS
 (or in an unincorporated area of) RIVERSIDE County, California,
 described as follows (insert legal description):

LOT 21, UNIT 9 OF SHANGRI LA PALMS, AS SHOWN ON MAP
IN FILE IN BOOK 28, PAGES 11 AND 12 OF MAPS, RECORDS OF
RIVERSIDE COUNTY, CALIFORNIA

Assessor's parcel No. 650-251-041-4
~~650-251-041-4~~

Executed on JULY 30, 1985, at PALM SPRINGS, CALIFORNIA
 (City and State)

Richard William Lewis
Michele Marie Lewis

STATE OF CALIFORNIA }
 COUNTY OF RIVERSIDE } ss.
 On this 30th day of July, in the year 1985, before me,
 the undersigned, a Notary Public in and for said State, personally appeared
Richard William Lewis and Michele
Marie Lewis

_____ personally known to me
 (or proved to me on the basis of satisfactory evidence) to be the person(s)
 whose name(s) are subscribed to the within instrument, and acknowl-
 edged to me that he executed it.

WITNESS my hand and official seal.
Beverly A. Holmes
 Notary Public in and for said State.



(This area for official notarial seal)

MAIL TAX STATEMENTS TO _____ NAME _____ ADDRESS _____ ZIP _____

2

COUNTY OF RIVERSIDE
OFFICE OF THE TREASURER-TAX COLLECTOR
SALE OF TAX DEFAULTED PROPERTY - TC197
AUGUST 15, 2013 - AUGUST 20, 2013

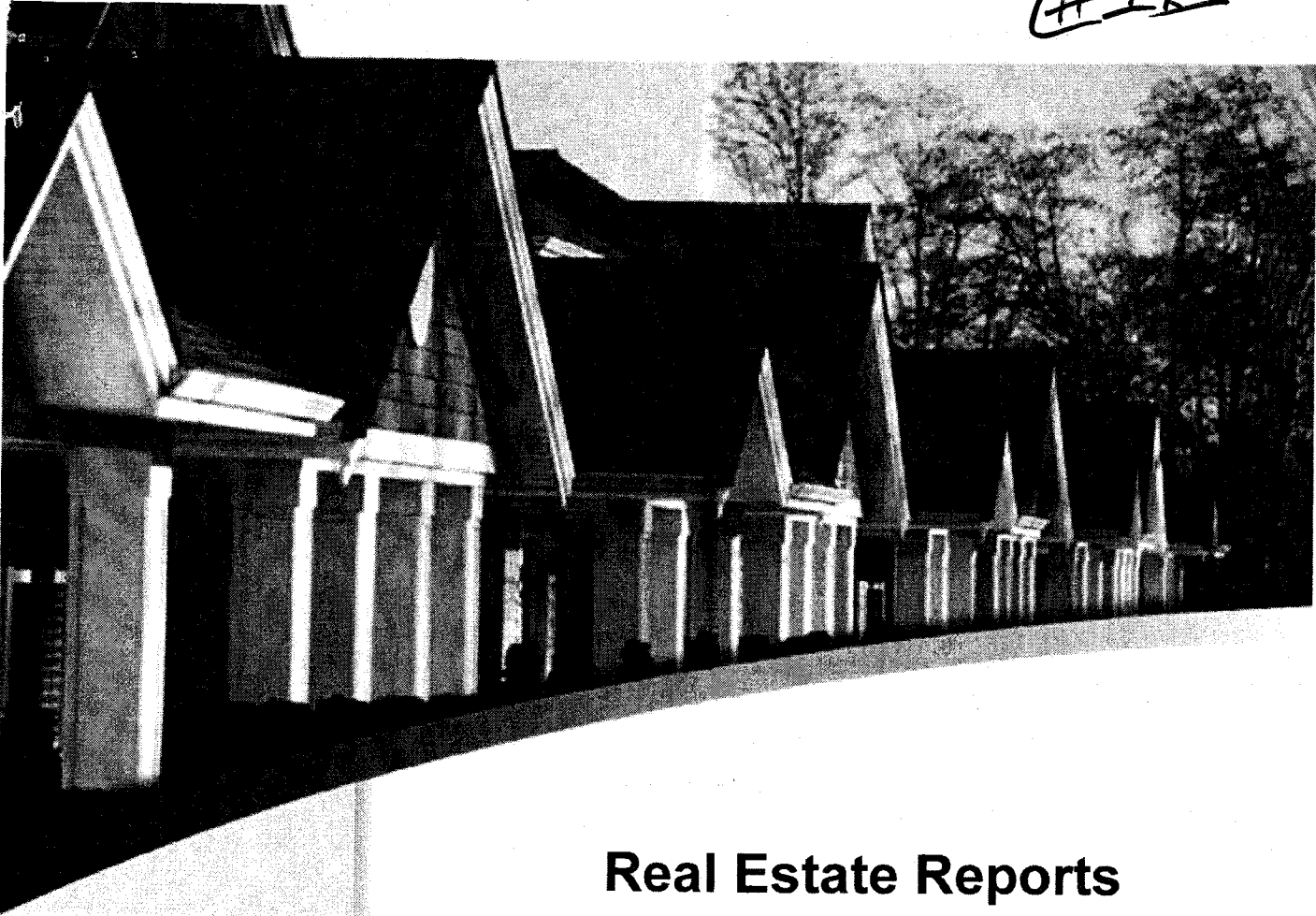
<u>ITEM#</u>	<u>ASSESSMENT#</u>	<u>STATUS</u>	<u>SALE PRICE</u>
1	117163009-6	OFF SALE	
2	146141031-9	SOLD	\$24,500.00
3	147110020-0	REDEEMED	
4	149020009-7	REDEEMED	
5	149320002-7	SOLD	\$85,200.00
6	149420005-9	REDEEMED	
7	149420012-5	REDEEMED	
8	209141001-2	SOLD	\$120,100.00
9	219292007-8	SOLD	\$59,100.00
10	271072013-5	REDEEMED	
11	271252050-4	SOLD	\$22,349.93
12	271252051-5	SOLD	\$30,300.07
13	271263004-7	SOLD	\$21,250.00
14	280100013-7	REDEEMED	
15	287352002-5	REDEEMED	
16	304360004-8	SOLD	\$223,055.00
17	313221007-7	SOLD	\$9,300.00
18	315082002-7	REDEEMED	
19	315201004-6	SOLD	\$12,100.00
20	315241003-9	SOLD	\$17,100.00
21	318130012-5	REDEEMED	
22	319051024-9	SOLD	\$17,100.00
23	319082014-6	SOLD	\$13,950.00
24	319162009-9	SOLD	\$25,100.00
25	321060012-3	REDEEMED	
26	323080075-6	SOLD	\$6,501.00
27	326062017-9	REDEEMED	
28	326071001-2	REDEEMED	
29	326072004-8	OFF SALE	
30	326072005-9	REDEEMED	
31	326082017-1	SOLD	\$28,200.00
32	327100034-8	SOLD	\$3,400.00
33	333142009-1	SOLD	\$2,600.00
34	345035009-7	SOLD	\$1,711.00
35	345230011-1	SOLD	\$16,100.00
36	347300027-6	REDEEMED	
37	350072006-7	NO BID	
38	350083003-8	NO BID	
39	350101009-9	SOLD	\$2,150.00
40	350101037-4	SOLD	\$2,250.00
41	350101040-6	SOLD	\$2,150.00
42	350111030-8	NO BID	
43	350111040-7	SOLD	\$2,211.00
44	350111041-8	SOLD	\$2,211.00
45	350112033-4	NO BID	

COUNTY OF RIVERSIDE
OFFICE OF THE TREASURER-TAX COLLECTOR
SALE OF TAX DEFAULTED PROPERTY - TC197
AUGUST 15, 2013 - AUGUST 20, 2013

<u>ITEM#</u>	<u>ASSESSMENT#</u>	<u>STATUS</u>	<u>SALE PRICE</u>
136	528053006-7	NO BID	
137	528062002-1	SOLD	\$7,200.00
138	528102004-6	REDEEMED	
139	528113004-0	NO BID	
140	528122017-0	NO BID	
141	528122020-2	SOLD	\$3,213.00
142	528136001-8	NO BID	
143	528161027-0	NO BID	
144	528173002-4	NO BID	
145	528173024-4	NO BID	
146	528173025-5	NO BID	
147	528173026-6	NO BID	
148	528173027-7	NO BID	
149	528173028-8	NO BID	
150	534172004-8	OFF SALE	
151	541081014-8	NO BID	
152	541300001-2	SOLD	\$23,145.32
153	541300002-3	SOLD	\$67,054.68
154	545091005-9	SOLD	\$1,611.00
155	545291008-0	NO BID	
156	545291009-1	NO BID	
157	549232006-3	REDEEMED	
158	551401073-2	REDEEMED	
159	569170011-2	OFF SALE	
160	569390015-6	SOLD	\$49,060.00
161	580300021-5	REDEEMED	
162	580300022-6	OFF SALE	
163	580350030-8	SOLD	\$7,992.00
164	580420004-1	REDEEMED	
165	584100008-4	SOLD	\$10,011.00
166	584140002-2	SOLD	\$11,210.00
167	601660018-0	SOLD	\$203,100.00
168	606050022-3	SOLD	\$36,300.00
169	635263015-7	NO BID	
170	639152008-6	SOLD	\$8,600.00
171	639192044-2	SOLD	\$6,200.00
172	639292007-8	SOLD	\$6,506.00
173	639292008-9	SOLD	\$4,300.00
174	641051016-8	SOLD	\$7,982.00
175	641171019-2	NO BID	
176	641234010-7	SOLD	\$6,099.00
177	642031003-1	SOLD	\$90,100.00
178	642150002-8	OFF SALE	
179	650251041-4	SOLD	\$42,201.00
180	654290016-1	NO BID	

#172

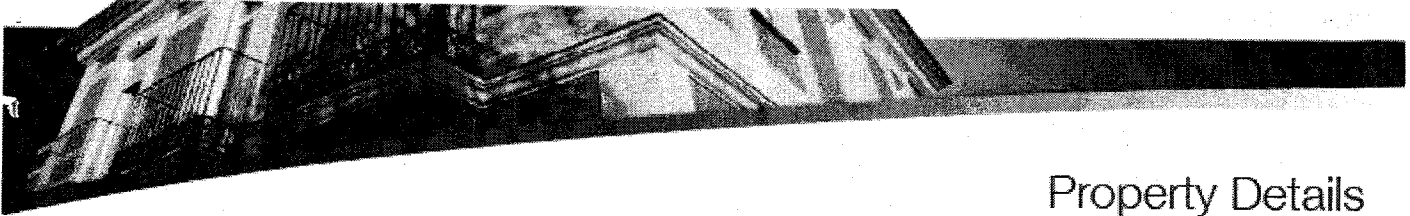
②



Real Estate Reports

Property:
31456 Calle Helene
Thousand Palms, CA 92276
APN: 650-251-041

Data deemed reliable, but not guaranteed. LPS Data Services 2009.
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Property Details

Montano Investments Inc,
31456 Calle Helene, Thousand Palms, CA 92276

APN: 650-251-041
Riverside County

Owner Information

Primary Owner: MONTANO INVESTMENTS
INC,

Secondary Owner:

Mail Address: 3711 LONG BEACH BLVD
STE 1001
LONG BEACH CA 90807

Site Address: 31456 CALLE HELENE
THOUSAND PALMS CA 92276

Assessor Parcel Number: 650-251-041

Census Tract: 0445.05

Housing Tract Number:

Lot Number: 21

Legal description: Lot: 21 Abbreviated Description: LOT:21 LOT 21 MB 028/011 SHANGRI LA PALMS UNIT 9

Sale Information

Sale Date: 10/02/2013

Document #: 2013-0475304

Sale Amount: \$42,201

Seller: LOPEZ,
GUILLERMO;
LOPEZ,
VALENTINA T

Sale Type:

Cost/SF: \$52

Assessment & Tax Information

Assessed Value: \$63,609

Land Value: \$10,588

Imp. Value: \$53,021

Homeowner H
Exemption:

% Improvement: 83.35%

Tax Amount: \$1,727.84

Tax Status: Delinquent: 2007

Tax Year: 2013

Tax Rate Area: 61-182

Tax Account ID:

Property Characteristics

Bedrooms: 2

Year Built: 1955

Pool:

Bathrooms: 1

Square Feet: 810 SF

Lot Size: 7,405 SF

Partial Baths:

Number of Units: 0

No of Stories: 1

Total Rooms:

Garage:

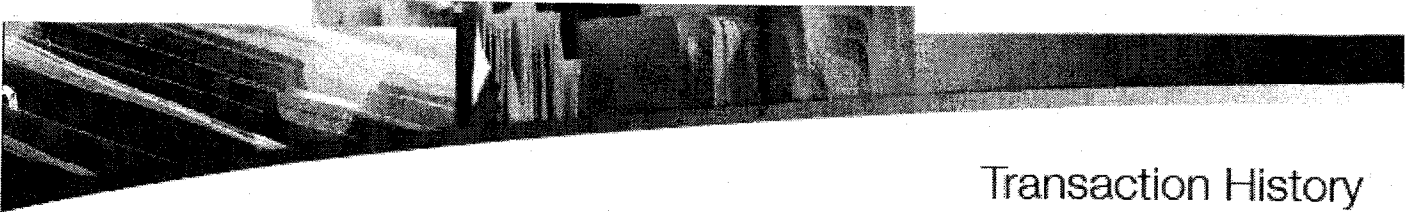
Fire Place:

Property Type: Single Family Residential Properties

Building Style:

Use Code: Single Family Residential

Zoning:



Transaction History

Montano Investments Inc,
31456 Calle Helene, Thousand Palms, CA 92276

APN: 650-251-041
Riverside County

Prior Transfer

Recording Date: 10/02/2013	Document #: <u>2013-0475304 BK-PG -</u>
Price: \$42,201	Document Type: Public Action
First TD: N/A	Type of Sale: Sold For Taxes
Mortgage Doc #:	Interest Rate:
Lender Name:	
Buyer Name: MONTANO INVESTMENTS INC,	
Buyer Vesting: N/A	
Seller Name: LOPEZ, GUILLERMO; LOPEZ, VALENTINA T	
Legal description: Lot: 21 Map Ref: MB28 PG11&12	

Mortgage Record

Recording Date: 09/13/2013	Document #: <u>2013-0447124 BK-PG -</u>
Loan Amount: \$83,000	Loan Type: Unknown
TD Due Date: 02/24/2014	Type of Financing:
Interest Rate:	
Lender Name: EDUARDO MARTINEZ	
Lender Type: Private Party	
Borrowers Name: MONTANO INVESTMENTS INC,	
Vesting:	

Mortgage Record

Recording Date: 04/14/2003	Document #: <u>2003-260139 BK-PG -</u>
Loan Amount: \$67,368	Loan Type: Unknown
TD Due Date: 04/08/2028	Type of Financing:
Interest Rate:	
Lender Name: BENEFICIAL CALIFORNIA INC	
Lender Type: Finance Company	
Borrowers Name: LOPEZ, GUILLERMO; LOPEZ, VALENTINA T	
Vesting:	

Mortgage Record

Recording Date: 11/14/2000	Document #: <u>2000-454511 BK-PG -</u>
Loan Amount: \$57,900	Loan Type: Unknown
TD Due Date: 11/08/2020	Type of Financing:
Interest Rate:	
Lender Name: BENEFICIAL CALIFORNIA	
Lender Type: Other	

Borrowers Name: LOPEZ,GUILLERMO; LOPEZ,VALENTINA T
Vesting:

Mortgage Record

Recording Date: 07/21/1999
Loan Amount: \$10,869
TD Due Date: 07/16/2009
Interest Rate:
Lender Name: BENEFICIAL CALIFORNIA
Lender Type: Other
Borrowers Name: LOPEZ,GUILLERMO; LOPEZ,VALENTINA T
Vesting: Joint Tenancy

Document #: 1999-324273 BK-PG -
Loan Type: Unknown
Type of Financing:

Prior Transfer

Recording Date: 07/00/1985
Price: N/A
First TD: N/A

Document #: 1985-0167606 BK-PG -
Document Type: N/A
Type of Sale: Per Assessor Transaction
History
Interest Rate:

Mortgage Doc #:
Lender Name: N/A
Buyer Name: LOPEZ GUILLERMO
Buyer Vesting: N/A
Seller Name: N/A

Legal description: Lot: 21

Abbreviated Description: LOT 21 MB 028/011 SHANGRI LA PALMS UNIT 9

COUNTY OF RIVERSIDE

RIVERSIDE, CALIFORNIA
CERTIFICATE OF DEATH

3200733011157

Form with sections: DECEDENT'S PERSONAL DATA, USUAL RESIDENCE, SPOUSE AND PARENT INFORMATION, FUNERAL DIRECTORY LOCAL REGISTRAR, PLACE OF DEATH, CAUSE OF DEATH, PHYSICIAN'S CERTIFICATION, CORONER'S USE ONLY. Includes fields for name (GUILLERMO LOPEZ), date of birth (06/29/1936), cause of death (CARDIAC ARREST), and registrar signature.

CERTIFIED COPY OF VITAL RECORDS

STATE OF CALIFORNIA }
COUNTY OF RIVERSIDE } SS

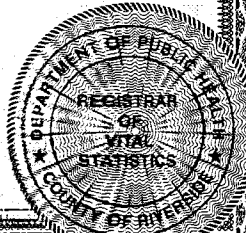
This is a true and exact reproduction of the document officially registered and placed on file in the office of the County of Riverside, Department of Health.

Nov 21, 2007 Eric Frykman, M.D., Local Registrar
RIVERSIDE COUNTY, CALIFORNIA



DATE ISSUED

This copy not valid unless prepared on engraved border displaying seal and signature of Registrar.



3

CLAIM FOR EXCESS PROCEEDS FROM THE SALE OF TAX-DEFAULTED PROPERTY
(SEE REVERSE SIDE FOR FURTHER INSTRUCTIONS)

To: Don Kent, Treasurer-Tax Collector

Re: Claim for Excess Proceeds

TC 197 Item 179 Assessment No.: 650251041-4

Assessee: LOPEZ, GUILLERMO & VALENTINA T

Situs: 31456 CALLE HELENE THOUSAND PALMS 92276

Date Sold: August 20, 2013

Date Deed to Purchaser Recorded: October 2, 2013

Final Date to Submit Claim: October 2, 2014

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$~~28,000.00 (28,000)~~ from the sale of the above mentioned real property. I/We were the lienholder(s), property owner(s) [check in one box] at the time of the sale of the property as is evidenced by Riverside County Recorder's Document No. 2013-0475304; recorded on 10/02/2013. A copy of this document is attached hereto. I/We are the rightful claimants by virtue of the attached assignment of interest. I/We have listed below and attached hereto each item of documentation supporting the claim submitted.

NOTE: YOUR CLAIM WILL NOT BE CONSIDERED UNLESS THE DOCUMENTATION IS ATTACHED.

GRANT Deed

See ATTACHED DOCUMENTS IN SUPPORT OF CLAIM

If the property is held in Joint Tenancy, the taxsale process has severed this Joint Tenancy, and all Joint Tenants will have to sign the claim unless the claimant submits proof that he or she is entitled to the full amount of the claim, the claimant may only receive his or her respective portion of the claim.

I/We affirm under penalty of perjury that the foregoing is true and correct.

Executed this 1st day of Aug., 2014 at Riverside, CA.
County, State

Valentina T Lopez
Signature of Claimant

Signature of Claimant

VALENTINA T. LOPEZ
Print Name

Print Name

31448 Via Ventana
Street Address

Street Address

1000 Palms, CA 92276
City, State, Zip

City, State, Zip

(760) 610-3490
Phone Number

Phone Number

6

FOUND EXTRA MONEY, LLC
UNCLAIMED MONEY CONSULTANTS
WWW.FoundExtraMoney.com
Email: Richard@foundextramoney.com

LAS VEGAS OFFICE:
8022 S. Rainbow Blvd. #362
Las Vegas, NV 89139
Toll Free: (888) 867-4785
Fax No: (702) 331-4992

LOS ANGELES OFFICE
9420 Reseda Blvd. #830
Northridge, CA 91324
Toll Free: (888) 867-4785
Fax No.: (818) 701-7184

PLEASE REPLY TO: Los Angeles Office **CLAIM # RC (8) #17**

AUTHORIZATION AND FEE AGREEMENT

By executing this Agreement, the undersigned hereby authorizes Found Extra Money, LLC, ("FEM, LLC") by its agents and its representatives, as Claimants' exclusive agent, and its assignee, to locate, prepare, and process all documents and receive and disburse all funds owed to Claimant, according to the terms of this Agreement, either as an individual, trustee, agent for a business entity, or as a personal representative or heir of an estate.

In consideration and for the time and expense to locate Claimant and in preparing and in processing the claims for these funds, that FEM, LLC has located for Claimant's benefit, Claimant agrees that FEM, LLC shall receive 25% (twenty five percent) of the total funds recovered. FEM, LLC is solely responsible for all processing costs including research costs, document preparation, filing fees and other costs associated with the processing of this claim, or claims. **No fee will be charged to Claimant if there is no recovery of funds.**

Claimant agrees to sign and return all documents necessary to process this claim, within 3 business days of FEM, LLC's request for such. In the event that the claim is not paid, both parties are released of their duties and obligations under this Agreement and Claimant will have no obligation to pay FEM, LLC for any expenses it has incurred.

This Agreement may be signed in counterparts and a signed copy received electronically, or by fax, shall be deemed an original and shall be governed by the laws of the State of California. In the event a dispute arises, the prevailing party shall be entitled to attorney's fees, costs and other relief by the Court. Venue shall be in Los Angeles County, California.

I agree to the above.
VALENTINA T. LOPEZ

VALENTINA T. LOPEZ
APPLICANT/CLAIMANT (PLEASE PRINT):

By: _____

Title: _____

*Valentina T. Lopez
(SIGNATURE):

Date: * Aug - 1, 2014

DENNIS A. MURKEY, MANAGER
Dennis A. Murkey
8/14/2014

ASSIGNMENT OF RIGHT TO COLLECT EXCESS PROCEEDS

To expedite processing of this claim, we would strongly suggest you use this form. For this form to be valid it must be completed in its entirety and documentation establishing the assignor's claim as a "party of interest" must be provided at the time this document is filed with the Treasurer-Tax Collector. PLEASE SEE REVERSE SIDE OF THIS DOCUMENT FOR FURTHER INSTRUCTIONS.

As a party of interest (defined in Section 4675 of the California Revenue and Taxation Code), I, the undersigned, do hereby assign to FOUND EXTRA MONEY, LLC my right to apply for and collect the excess proceeds which you are holding and to which I am entitled from the sale of assessment number LSO-251-04 sold at public auction on 08-20-2013. I understand that the total of excess proceeds available for refund is \$28,000.00 (APPROX.) and that I AM GIVING UP MY RIGHT TO FILE A CLAIM FOR THEM. FOR VALUABLE CONSIDERATION RECEIVED I HAVE SOLD THIS RIGHT OF COLLECTION (assignment) TO THE ASSIGNEE. I certify under penalty of perjury that I have disclosed to the assignee all facts of which I am aware relating to the value of this right I am assigning.

Valentina T Lopez
Signature of Party of Interest/Assignor

VALENTINA T. LOPEZ
(Name Printed)

31448 VIA VENTANA
(Address)

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)ss.

1000 PALMS, CA 92276
(City/State/Zip)

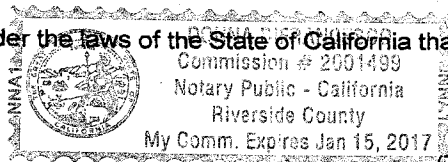
(60) 610-3490
(Area Code/Telephone Number)

On August 01, 2014, before me DOUNNA DI FRANCESCO ^{NOTARY PUBLIC} personally appeared VALENTINA T. LOPEZ, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the forgoing paragraph is true and correct.

WITNESS my hand and official seal.

Donna Di Francesco
(Signature of Notary) NOTARY PUBLIC



SEE ATTACHED NOTARIZATION

I, the undersigned, certify under penalty of perjury that I have disclosed to the party of interest (assignor), pursuant to Section 4675 of the California Revenue and Taxation Code, all facts of which I am aware relating to the value of the right he is assigning, that I have disclosed to him the full amount of excess proceeds available, and that I HAVE ADVISED HIM OF HIS RIGHT TO FILE A CLAIM ON HIS OWN WITHOUT ASSIGNING THAT RIGHT.

Dennis A. Murkey
(Signature of Assignee)

DENNIS A. MURKEY, MANAGER FOUND EXTRA MONEY, LLC
(Name Printed)

9420 RESEDA BLVD, # 830
(Address)

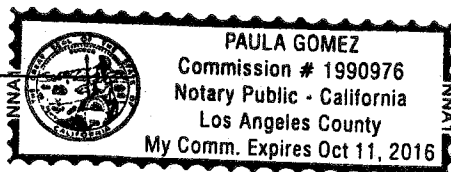
STATE OF CALIFORNIA)
COUNTY OF LOS ANGELES)ss.

NORTH RIDGE, CA 91324
(City/State/Zip)

On August 4 - 2014, before me, the undersigned, a Notary Public in and for said State, personally appeared Dennis H. Murkey, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Paula Gomez
(Signature of Notary)



(This area for official seal)

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Riverside

On 8/01/2014
Date

before me

DONNA DI FRANCESCO, Notary Public
Here Insert Name and Title of the Officer

personally appeared

VALENTINA T. LOPEZ
Name(s) of Signer(s)

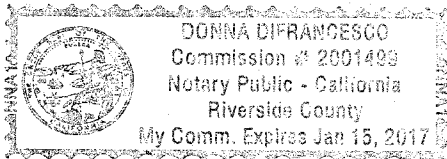
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Donna Di Francesco
Signature of Notary Public



Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document:

Assignment of Rights to Collect Express Proceeds

Document Date:

8/01/2014

Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

CLAIM FOR EXCESS PROCEEDS FROM THE SALE OF TAX-DEFAULTED PROPERTY
(SEE REVERSE SIDE FOR FURTHER INSTRUCTIONS)

To: Don Kent, Treasurer-Tax Collector

Re: Claim for Excess Proceeds

TC 197 Item 179 Assessment No.: 650251041-4

Assessee: LOPEZ, GUILLERMO & VALENTINA T

Situs: 31456 CALLE HELENE THOUSAND PALMS 92276

Date Sold: August 20, 2013

Date Deed to Purchaser Recorded: October 2, 2013

Final Date to Submit Claim: October 2, 2014

I/We, pursuant to Revenue and Taxation Code Section 4675, hereby claim excess proceeds in the amount of \$28,000.00 (approx.) from the sale of the above mentioned real property. I/We were the lien holder(s), ASSIGNEE property owner(s) [check in one box] at the time of the sale of the property as is evidenced by Riverside County Recorder's Document No. 2013-0475304; recorded on 10/02/2013. A copy of this document is attached hereto. I/We are the rightful claimants by virtue of the attached assignment of interest. I/We have listed below and attached hereto each item of documentation supporting the claim submitted.

NOTE: YOUR CLAIM WILL NOT BE CONSIDERED UNLESS THE DOCUMENTATION IS ATTACHED.

ASSIGNMENT OF RIGHT TO COLLECT EXCESS PROCEEDS

If the property is held in Joint Tenancy, the taxsale process has severed this Joint Tenancy, and all Joint Tenants will have to sign the claim unless the claimant submits proof that he or she is entitled to the full amount of the claim, the claimant may only receive his or her respective portion of the claim.

I/We affirm under penalty of perjury that the foregoing is true and correct.

Executed this 4th day of AUGUST, 2014 at LOS ANGELES, CA
County, State

Alamir M. Mendez
Signature of Claimant

Signature of Claimant

DENNIS MURPHY, MANAGER FOUND EXTRA MONEY, LLC
Print Name

Print Name

9420 RESEDA BLVD, # 830
Street Address

Street Address


NORBRIDGE, CA 91324
City, State, Zip

City, State, Zip

(888) 867-4785
Phone Number

Phone Number

CALIFORNIA
SENIOR CITIZEN IDENTIFICATION CARD
EXPIRES 11-03-18



VALENTINA TORRES LOPEZ
31456 CALLE HELENE
THOUSAND PLMS CA 92276

SEX:F HAIR:BRN
HT:5-02 WT:140

Valentina Lopez
01/13/2009 659 01 FD/18

**Request for Taxpayer
Identification Number and Certification**

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return) Valentina T. Lopez	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____	Exemptions (see instructions): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____
	Address (number, street, and apt. or suite no.) 31448 Via Ventana City, state, and ZIP code 1000 Palms, CA 92276	Requester's name and address (optional)
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number
Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below), and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶ <i>Valentina T Lopez</i>	Date ▶ <i>8/1/2014</i>
------------------	---	------------------------

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. The IRS has created a page on IRS.gov for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

Print or type
See Specific Instructions on page 2.

Name (as shown on your income tax return)
Found Extra Money, LLC

Business name/disregarded entity name, if different from above

Check appropriate box for federal tax classification:
 Individual/sole proprietor C Corporation S Corporation Partnership Trust/estate
 Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ **C**
 Other (see instructions) ▶

Exemptions (see instructions):
Exempt payee code (if any) _____
Exemption from FATCA reporting code (if any) _____

Address (number, street, and apt. or suite no.)
9420 Reseda Blvd., #330

City, state, and ZIP code
Northridge, CA 91324

List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number

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Employer identification number

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Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here Signature of U.S. person ▶ *David A. Munday, MANAGER* Date ▶ *08/04/2014*

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. The IRS has created a page on IRS.gov for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:
1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
 2. Certify that you are not subject to backup withholding, or
 3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

FOUND EXTRA MONEY, LLC

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LIMITED POWER OF ATTORNEY

BE IT KNOWN that **Valentina T. Lopez** has made and appointed and by these presents does hereby make and appoint **Found Extra Money, LLC**, in his/her name, place and stead, for the following and limited purposes only: TO DO ALL THINGS NECESSARY TO THE FILING, COLLECTION AND RECOVERY OF ANY AND ALL UNCLAIMED PROPERTY AND/OR EXCESS PROCEEDS FUNDS FROM ANY/ALL FINANCIAL INSTITUTIONS AND/OR GOVERNMENT AGENCIES, giving and granting said attorney full power and Authority to do and perform all and every act and thing whatsoever necessary to be done in And about the specific and limited premises (set out herein) as fully, to all intents and purposes as might or could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney shall lawful do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 1st day of August, 2014.

Valentina T Lopez
(Signature)

VALENTINA T. LOPEZ
(Please Print)

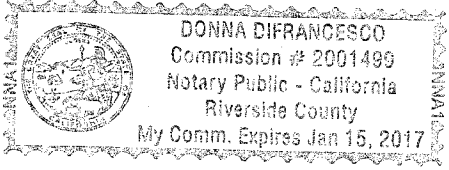
State of California

County of RIVERSIDE }

On 8/01/2014 before me Donna DiFrancesco, Public ^{NOTARY} personally appeared VALENTINA T. LOPEZ who proved to me the basis of satisfactory evidence to be the person (s) whose name (s) is /are subscribed to the within instrument and acknowledge to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person (s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Donna DiFrancesco
Notary Public
My Commission Expires on January 15, 2017.



(Place Notary Seal above)